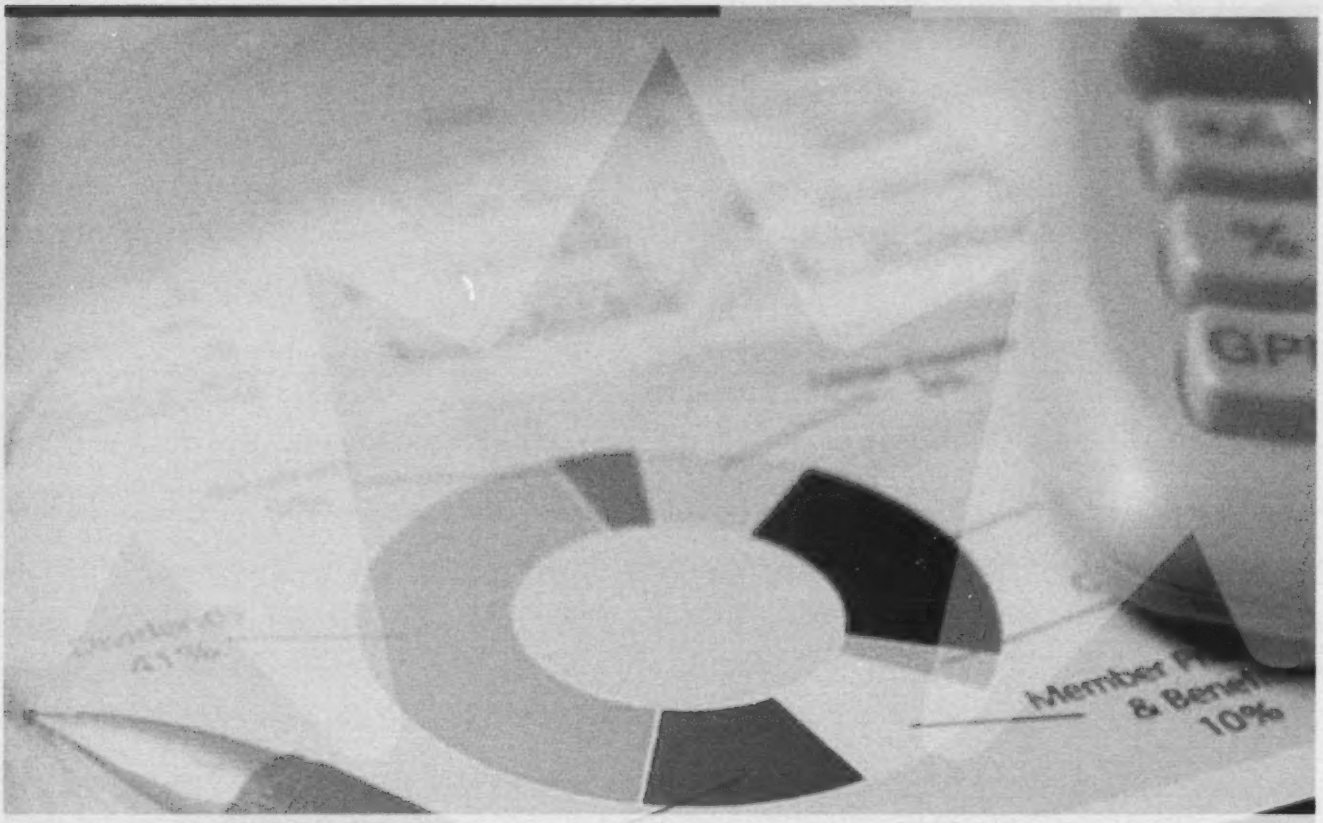
Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité



2016

Insolvency Statistics in Canada

First Quarter of 2016

Canada

List of Tables

Table 1: Total Insolvencies 1
Table 2: Insolvencies Filed by Consumers 2
Table 3: Insolvencies Filed by Businesses 3
Table 4: Insolvencies by NAICS Economic Sectors, Canada 4
Table 5: Insolvencies Filed by Consumers by Economic Region (ER) 6
Table 6: Insolvencies Filed by Businesses by ER 13
Table 7: Insolvencies Filed by Consumers by Census Metropolitan Area (CMA) ... 20
Table 8: Insolvencies Filed by Businesses by CMA 23

Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Newfoundland and Labrador	**548**	**472**	**398**	**16.1**	**37.7**	**1,999**	**1,586**	**26.0**
Bankruptcies	367	356	334	3.1	9.9	1,552	1,362	14.0
Proposals	181	116	64	56.0	182.8	447	224	99.6
Prince Edward Island	**202**	**219**	**183**	**-7.8**	**10.4**	**841**	**747**	**12.6**
Bankruptcies	124	145	121	-14.5	2.5	534	519	2.9
Proposals	78	74	62	5.4	25.8	307	228	34.6
Nova Scotia	**1,294**	**1,364**	**1,227**	**-5.1**	**5.5**	**5,392**	**5,393**	**0.0**
Bankruptcies	928	953	812	-2.6	14.3	3,833	3,823	0.3
Proposals	366	411	415	-10.9	-11.8	1,559	1,570	-0.7
New Brunswick	**973**	**1,034**	**956**	**-5.9**	**1.8**	**4,428**	**4,391**	**0.8**
Bankruptcies	645	672	631	-4.0	2.2	2,887	3,055	-5.5
Proposals	328	362	325	-9.4	0.9	1,541	1,336	15.3
Quebec	**11,426**	**11,191**	**11,751**	**2.1**	**-2.8**	**45,617**	**44,806**	**1.8**
Bankruptcies	6,345	6,430	6,370	-1.3	-0.4	26,198	26,095	0.4
Proposals	5,081	4,761	5,381	6.7	-5.6	19,419	18,711	3.8
Ontario	**10,145**	**10,180**	**10,176**	**-0.3**	**-0.3**	**41,045**	**41,881**	**-2.0**
Bankruptcies	4,276	4,673	4,554	-8.5	-6.1	18,564	19,780	-6.1
Proposals	5,869	5,507	5,622	6.6	4.4	22,481	22,101	1.7
Manitoba	**617**	**561**	**502**	**10.0**	**22.9**	**2,251**	**2,039**	**10.4**
Bankruptcies	326	312	293	4.5	11.3	1,323	1,283	3.1
Proposals	291	249	209	16.9	39.2	928	756	22.8
Saskatchewan	**685**	**615**	**526**	**11.4**	**30.2**	**2,476**	**2,067**	**19.8**
Bankruptcies	346	353	264	-2.0	31.1	1,322	1,130	17.0
Proposals	339	262	262	29.4	29.4	1,154	937	23.2
Alberta	**3,234**	**2,672**	**2,254**	**21.0**	**43.5**	**10,924**	**8,594**	**27.1**
Bankruptcies	1,409	1,140	1,017	23.6	38.5	4,767	3,954	20.6
Proposals	1,825	1,532	1,237	19.1	47.5	6,157	4,640	32.7
British Columbia	**2,952**	**2,844**	**2,953**	**3.8**	**0.0**	**11,801**	**11,791**	**0.1**
Bankruptcies	1,358	1,340	1,535	1.3	-11.5	5,660	6,436	-12.1
Proposals	1,594	1,504	1,418	6.0	12.4	6,141	5,355	14.7
Northwest Territories	**10**	**23**	**8**	**-56.5**	**25.0**	**54**	**43**	**25.6**
Bankruptcies	5	13	4	-61.5	25.0	29	23	26.1
Proposals	5	10	4	-50.0	25.0	25	20	25.0
Yukon	**15**	**5**	**11**	**200.0**	**36.4**	**39**	**42**	**-7.1**
Bankruptcies	7	2	7	250.0	0.0	18	22	-18.2
Proposals	8	3	4	166.7	100.0	21	20	5.0
Nunavut	**5**	**3**	**1**	**66.7**	**400.0**	**9**	**5**	**80.0**
Bankruptcies	2	1	0	100.0	--	4	3	33.3
Proposals	3	2	1	50.0	200.0	5	2	150.0
Canada	**32,106**	**31,183**	**30,946**	**3.0**	**3.7**	**126,876**	**123,385**	**2.8**
Bankruptcies	**16,138**	**16,390**	**15,942**	**-1.5**	**1.2**	**66,691**	**67,485**	**-1.2**
Proposals	**15,968**	**14,793**	**15,004**	**7.9**	**6.4**	**60,185**	**55,900**	**7.7**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Newfoundland and Labrador	**543**	**465**	**392**	**16.8**	**38.5**	**1,973**	**1,559**	**26.6**
Bankruptcies	364	351	330	3.7	10.3	1,532	1,338	14.5
Proposals	179	114	62	57.0	188.7	441	221	99.5
Prince Edward Island	**201**	**216**	**179**	**-6.9**	**12.3**	**828**	**728**	**13.7**
Bankruptcies	123	142	119	-13.4	3.4	523	505	3.6
Proposals	78	74	60	5.4	30.0	305	223	36.8
Nova Scotia	**1,281**	**1,347**	**1,208**	**-4.9**	**6.0**	**5,305**	**5,314**	**-0.2**
Bankruptcies	915	937	803	-2.3	13.9	3,760	3,770	-0.3
Proposals	366	410	405	-10.7	-9.6	1,545	1,544	0.1
New Brunswick	**956**	**1,013**	**933**	**-5.6**	**2.5**	**4,354**	**4,307**	**1.1**
Bankruptcies	633	652	619	-2.9	2.3	2,828	2,995	-5.6
Proposals	323	361	314	-10.5	2.9	1,526	1,312	16.3
Quebec	**10,797**	**10,610**	**11,129**	**1.8**	**-3.0**	**43,373**	**42,412**	**2.3**
Bankruptcies	5,853	5,983	5,904	-2.2	-0.9	24,488	24,368	0.5
Proposals	4,944	4,627	5,225	6.9	-5.4	18,885	18,044	4.7
Ontario	**9,920**	**9,925**	**9,865**	**-0.1**	**0.6**	**39,990**	**40,754**	**-1.9**
Bankruptcies	4,108	4,471	4,315	-8.1	-4.8	17,751	18,899	-6.1
Proposals	5,812	5,454	5,550	6.6	4.7	22,239	21,855	1.8
Manitoba	**608**	**550**	**496**	**10.5**	**22.6**	**2,210**	**1,992**	**10.9**
Bankruptcies	321	303	290	5.9	10.7	1,295	1,247	3.8
Proposals	287	247	206	16.2	39.3	915	745	22.8
Saskatchewan	**649**	**584**	**505**	**11.1**	**28.5**	**2,342**	**1,968**	**19.0**
Bankruptcies	318	330	251	-3.6	26.7	1,222	1,070	14.2
Proposals	331	254	254	30.3	30.3	1,120	898	24.7
Alberta	**3,197**	**2,643**	**2,224**	**21.0**	**43.8**	**10,783**	**8,457**	**27.5**
Bankruptcies	1,388	1,117	997	24.3	39.2	4,671	3,853	21.2
Proposals	1,809	1,526	1,227	18.5	47.4	6,112	4,604	32.8
British Columbia	**2,894**	**2,768**	**2,907**	**4.6**	**-0.4**	**11,567**	**11,559**	**0.1**
Bankruptcies	1,318	1,293	1,508	1.9	-12.6	5,493	6,257	-12.2
Proposals	1,576	1,475	1,399	6.8	12.7	6,074	5,302	14.6
Northwest Territories	**10**	**23**	**8**	**-56.5**	**25.0**	**54**	**43**	**25.6**
Bankruptcies	5	13	4	-61.5	25.0	29	23	26.1
Proposals	5	10	4	-50.0	25.0	25	20	25.0
Yukon	**15**	**5**	**11**	**200.0**	**36.4**	**39**	**41**	**-4.9**
Bankruptcies	7	2	7	250.0	0.0	18	22	-18.2
Proposals	8	3	4	166.7	100.0	21	19	10.5
Nunavut	**5**	**3**	**1**	**66.7**	**400.0**	**9**	**4**	**125.0**
Bankruptcies	2	1	0	100.0	–	4	2	100.0
Proposals	3	2	1	50.0	200.0	5	2	150.0
Canada	**31,076**	**30,152**	**29,858**	**3.1**	**4.1**	**122,827**	**119,138**	**3.1**
Bankruptcies	**15,355**	**15,595**	**15,147**	**-1.5**	**1.4**	**63,614**	**64,349**	**-1.1**
Proposals	**15,721**	**14,557**	**14,711**	**8.0**	**6.9**	**59,213**	**54,789**	**8.1**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Newfoundland and Labrador	**5**	**7**	**6**	**-28.6**	**-16.7**	**26**	**27**	**-3.7**
Bankruptcies	3	5	4	-40.0	-25.0	20	24	-16.7
Proposals	2	2	2	0.0	0.0	6	3	100.0
Prince Edward Island	**1**	**3**	**4**	**-66.7**	**-75.0**	**13**	**19**	**-31.6**
Bankruptcies	1	3	2	-66.7	-50.0	11	14	-21.4
Proposals	0	0	2	--	-100.0	2	5	-60.0
Nova Scotia	**13**	**17**	**19**	**-23.5**	**-31.6**	**87**	**79**	**10.1**
Bankruptcies	13	16	9	-18.8	44.4	73	53	37.7
Proposals	0	1	10	-100.0	-100.0	14	26	-46.2
New Brunswick	**17**	**21**	**23**	**-19.0**	**-26.1**	**74**	**84**	**-11.9**
Bankruptcies	12	20	12	-40.0	0.0	59	60	-1.7
Proposals	5	1	11	400.0	-54.5	15	24	-37.5
Quebec	**629**	**581**	**622**	**8.3**	**1.1**	**2,244**	**2,394**	**-6.3**
Bankruptcies	492	447	466	10.1	5.6	1,710	1,727	-1.0
Proposals	137	134	156	2.2	-12.2	534	667	-19.9
Ontario	**225**	**255**	**311**	**-11.8**	**-27.7**	**1,055**	**1,127**	**-6.4**
Bankruptcies	168	202	239	-16.8	-29.7	813	881	-7.7
Proposals	57	53	72	7.5	-20.8	242	246	-1.6
Manitoba	**9**	**11**	**6**	**-18.2**	**50.0**	**41**	**47**	**-12.8**
Bankruptcies	5	9	3	-44.4	66.7	28	36	-22.2
Proposals	4	2	3	100.0	33.3	13	11	18.2
Saskatchewan	**36**	**31**	**21**	**16.1**	**71.4**	**134**	**99**	**35.4**
Bankruptcies	28	23	13	21.7	115.4	100	60	66.7
Proposals	8	8	8	0.0	0.0	34	39	-12.8
Alberta	**37**	**29**	**30**	**27.6**	**23.3**	**141**	**137**	**2.9**
Bankruptcies	21	23	20	-8.7	5.0	96	101	-5.0
Proposals	16	6	10	166.7	60.0	45	36	25.0
British Columbia	**58**	**76**	**46**	**-23.7**	**26.1**	**234**	**232**	**0.9**
Bankruptcies	40	47	27	-14.9	48.1	167	179	-6.7
Proposals	18	29	19	-37.9	-5.3	67	53	26.4
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	**1,030**	**1,031**	**1,088**	**-0.1**	**-5.3**	**4,049**	**4,247**	**-4.7**
Bankruptcies	**783**	**795**	**795**	**-1.5**	**-1.5**	**3,077**	**3,136**	**-1.9**
Proposals	**247**	**236**	**293**	**4.7**	**-15.7**	**972**	**1,111**	**-12.5**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Agriculture, Forestry, Fishing and Hunting	**26**	**16**	**25**	**62.5**	**4.0**	**85**	**88**	**-3.4**
Bankruptcies	22	13	10	69.2	120.0	55	50	10.0
Proposals	4	3	15	33.3	-73.3	30	38	-21.1
Mining and Oil and Gas Extraction	**10**	**14**	**9**	**-28.6**	**11.1**	**45**	**35**	**28.6**
Bankruptcies	7	11	4	-36.4	75.0	34	16	112.5
Proposals	3	3	5	0.0	-40.0	11	19	-42.1
Utilities	**2**	**2**	**1**	**0.0**	**100.0**	**14**	**10**	**40.0**
Bankruptcies	0	1	1	-100.0	-100.0	9	6	50.0
Proposals	2	1	0	100.0	--	5	4	25.0
Construction	**185**	**194**	**195**	**-4.6**	**-5.1**	**765**	**726**	**5.4**
Bankruptcies	144	150	141	-4.0	2.1	575	532	8.1
Proposals	41	44	54	-6.8	-24.1	190	194	-2.1
Manufacturing	**89**	**102**	**96**	**-12.7**	**-7.3**	**373**	**384**	**-2.9**
Bankruptcies	67	74	62	-9.5	8.1	272	271	0.4
Proposals	22	28	34	-21.4	-35.3	101	113	-10.6
Wholesale Trade	**42**	**48**	**64**	**-12.5**	**-34.4**	**186**	**236**	**-21.2**
Bankruptcies	31	37	43	-16.2	-27.9	142	166	-14.5
Proposals	11	11	21	0.0	-47.6	44	70	-37.1
Retail Trade	**145**	**129**	**147**	**12.4**	**-1.4**	**500**	**512**	**-2.3**
Bankruptcies	102	96	104	6.3	-1.9	383	375	2.1
Proposals	43	33	43	30.3	0.0	117	137	-14.6
Transportation and Warehousing	**44**	**53**	**65**	**-17.0**	**-32.3**	**198**	**270**	**-26.7**
Bankruptcies	37	41	50	-9.8	-26.0	146	186	-21.5
Proposals	7	12	15	-41.7	-53.3	52	84	-38.1
Information and Cultural Industries	**26**	**22**	**17**	**18.2**	**52.9**	**81**	**72**	**12.5**
Bankruptcies	23	19	12	21.1	91.7	65	52	25.0
Proposals	3	3	5	0.0	-40.0	16	20	-20.0
Finance and Insurance	**19**	**17**	**22**	**11.8**	**-13.6**	**71**	**79**	**-10.1**
Bankruptcies	14	16	16	-12.5	-12.5	53	64	-17.2
Proposals	5	1	6	400.0	-16.7	18	15	20.0
Real Estate and Rental and Leasing	**32**	**45**	**34**	**-28.9**	**-5.9**	**139**	**137**	**1.5**
Bankruptcies	22	34	27	-35.3	-18.5	109	105	3.8
Proposals	10	11	7	-9.1	42.9	30	32	-6.3

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Professional, Scientific and Technical Services	**70**	**67**	**64**	**4.5**	**9.4**	**293**	**299**	**-2.0**
Bankruptcies	57	55	51	3.6	11.8	230	239	-3.8
Proposals	13	12	13	8.3	0.0	63	60	5.0
Management of Companies and Enterprises	**19**	**15**	**13**	**26.7**	**46.2**	**63**	**63**	**0.0**
Bankruptcies	18	11	11	63.6	63.6	47	49	-4.1
Proposals	1	4	2	-75.0	-50.0	16	14	14.3
Administrative and Support, Waste Management and Remediation Services	**47**	**52**	**48**	**-9.6**	**-2.1**	**195**	**230**	**-15.2**
Bankruptcies	31	34	35	-8.8	-11.4	144	167	-13.8
Proposals	16	18	13	-11.1	23.1	51	63	-19.0
Educational Services	**9**	**10**	**13**	**-10.0**	**-30.8**	**33**	**52**	**-36.5**
Bankruptcies	6	7	12	-14.3	-50.0	24	44	-45.5
Proposals	3	3	1	0.0	200.0	9	8	12.5
Health Care and Social Assistance	**18**	**14**	**14**	**28.6**	**28.6**	**79**	**92**	**-14.1**
Bankruptcies	11	12	13	-8.3	-15.4	54	71	-23.9
Proposals	7	2	1	250.0	600.0	25	21	19.0
Arts, Entertainment and Recreation	**23**	**18**	**24**	**27.8**	**-4.2**	**70**	**84**	**-16.7**
Bankruptcies	23	13	17	76.9	35.3	58	63	-7.9
Proposals	0	5	7	-100.0	-100.0	12	21	-42.9
Accommodation and Food Services	**172**	**163**	**169**	**5.5**	**1.8**	**661**	**665**	**-0.6**
Bankruptcies	125	132	136	-5.3	-8.1	515	508	1.4
Proposals	47	31	33	51.6	42.4	146	157	-7.0
Other Services (except Public Administration)	**50**	**49**	**68**	**2.0**	**-26.5**	**192**	**212**	**-9.4**
Bankruptcies	41	38	50	7.9	-18.0	156	171	-8.8
Proposals	9	11	18	-18.2	-50.0	36	41	-12.2
Public Administration	**2**	**1**	**0**	**100.0**	**--**	**6**	**1**	**500.0**
Bankruptcies	2	1	0	100.0	--	6	1	500.0
Proposals	0	0	0	--	--	0	0	--
Total	**1,030**	**1,031**	**1,088**	**-0.1**	**-5.3**	**4,049**	**4,247**	**-4.7**
Bankruptcies	**783**	**795**	**795**	**-1.5**	**-1.5**	**3,077**	**3,136**	**-1.9**
Proposals	**247**	**236**	**293**	**4.7**	**-15.7**	**972**	**1,111**	**-12.5**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Newfoundland and Labrador	**543**	**465**	**392**	**16.8**	**38.5**	**1,973**	**1,559**	**26.6**
Bankruptcies	**364**	**351**	**330**	**3.7**	**10.3**	**1,532**	**1,338**	**14.5**
Proposals	**179**	**114**	**62**	**57.0**	**188.7**	**441**	**221**	**99.5**
Avalon Peninsula	309	228	199	35.5	55.3	997	741	34.5
Bankruptcies	181	150	167	20.7	8.4	711	626	13.6
Proposals	128	78	32	64.1	300.0	286	115	148.7
South Coast - Burin Peninsula	28	33	18	-15.2	55.6	124	94	31.9
Bankruptcies	24	27	14	-11.1	71.4	112	85	31.8
Proposals	4	6	4	-33.3	0.0	12	9	33.3
West Coast - Northern Peninsula - Labrador	78	87	85	-10.3	-8.2	339	311	9.0
Bankruptcies	57	69	71	-17.4	-19.7	261	262	-0.4
Proposals	21	18	14	16.7	50.0	78	49	59.2
Notre Dame - Central Bonavista Bay	129	117	90	10.3	43.3	514	413	24.5
Bankruptcies	103	105	78	-1.9	32.1	449	365	23.0
Proposals	26	12	12	116.7	116.7	65	48	35.4
Prince Edward Island	**201**	**216**	**179**	**-6.9**	**12.3**	**828**	**728**	**13.7**
Bankruptcies	**123**	**142**	**119**	**-13.4**	**3.4**	**523**	**505**	**3.6**
Proposals	**78**	**74**	**60**	**5.4**	**30.0**	**305**	**223**	**36.8**
Nova Scotia	**1,281**	**1,347**	**1,208**	**-4.9**	**6.0**	**5,305**	**5,314**	**-0.2**
Bankruptcies	**915**	**937**	**803**	**-2.3**	**13.9**	**3,760**	**3,770**	**-0.3**
Proposals	**366**	**410**	**405**	**-10.7**	**-9.6**	**1,545**	**1,544**	**0.1**
Cape Breton	236	227	176	4.0	34.1	897	799	12.3
Bankruptcies	144	129	89	11.6	61.8	506	481	5.2
Proposals	92	98	87	-6.1	5.7	391	318	23.0
North Shore	205	258	217	-20.5	-5.5	944	1,051	-10.2
Bankruptcies	153	178	148	-14.0	3.4	674	750	-10.1
Proposals	52	80	69	-35.0	-24.6	270	301	-10.3
Annapolis Valley	198	217	174	-8.8	13.8	790	758	4.2
Bankruptcies	152	169	123	-10.1	23.6	627	600	4.5
Proposals	46	48	51	-4.2	-9.8	163	158	3.2
Southern	127	122	137	4.1	-7.3	569	619	-8.1
Bankruptcies	91	89	93	2.2	-2.2	432	450	-4.0
Proposals	36	33	44	9.1	-18.2	137	169	-18.9
Halifax	514	524	505	-1.9	1.8	2,106	2,087	0.9
Bankruptcies	375	373	351	0.5	6.8	1,523	1,488	2.4
Proposals	139	151	154	-7.9	-9.7	583	599	-2.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
New Brunswick	**956**	**1,013**	**933**	**-5.6**	**2.5**	**4,354**	**4,307**	**1.1**
Bankruptcies	**633**	**652**	**619**	**-2.9**	**2.3**	**2,828**	**2,995**	**-5.6**
Proposals	**323**	**361**	**314**	**-10.5**	**2.9**	**1,526**	**1,312**	**16.3**
Campbellton - Miramichi	167	210	169	-20.5	-1.2	868	774	12.1
Bankruptcies	118	132	121	-10.6	-2.5	597	577	3.5
Proposals	49	78	48	-37.2	2.1	271	197	37.6
Moncton - Richibucto	303	310	294	-2.3	3.1	1,299	1,382	-6.0
Bankruptcies	190	194	191	-2.1	-0.5	839	929	-9.7
Proposals	113	116	103	-2.6	9.7	460	453	1.5
Saint John - St.Stephen	233	236	210	-1.3	11.0	1,063	998	6.5
Bankruptcies	146	154	125	-5.2	16.8	659	670	-1.6
Proposals	87	82	85	6.1	2.4	404	328	23.2
Fredericton - Oromocto	182	167	157	9.0	15.9	759	714	6.3
Bankruptcies	128	109	112	17.4	14.3	479	490	-2.2
Proposals	54	58	45	-6.9	20.0	280	224	25.0
Edmundston - Woodstock	70	90	102	-22.2	-31.4	362	440	-17.7
Bankruptcies	50	63	70	-20.6	-28.6	252	330	-23.6
Proposals	20	27	32	-25.9	-37.5	110	110	0.0
Quebec	**10,797**	**10,610**	**11,129**	**1.8**	**-3.0**	**43,373**	**42,412**	**2.3**
Bankruptcies	**5,853**	**5,983**	**5,904**	**-2.2**	**-0.9**	**24,488**	**24,368**	**0.5**
Proposals	**4,944**	**4,627**	**5,225**	**6.9**	**-5.4**	**18,885**	**18,044**	**4.7**
Gaspésie - Îles-de-la-Madeleine	144	107	144	34.6	0.0	506	460	10.0
Bankruptcies	66	59	64	11.9	3.1	287	226	27.0
Proposals	78	48	80	62.5	-2.5	219	234	-6.4
Bas-Saint-Laurent	226	236	223	-4.2	1.3	904	874	3.4
Bankruptcies	140	122	121	14.8	15.7	542	534	1.5
Proposals	86	114	102	-24.6	-15.7	362	340	6.5
Capitale-Nationale	810	831	788	-2.5	2.8	3,230	2,808	15.0
Bankruptcies	475	526	468	-9.7	1.5	1,966	1,770	11.1
Proposals	335	305	320	9.8	4.7	1,264	1,038	21.8
Chaudière - Appalaches	387	433	421	-10.6	-8.1	1,599	1,537	4.0
Bankruptcies	223	226	236	-1.3	-5.5	920	956	-3.8
Proposals	164	207	185	-20.8	-11.4	679	581	16.9
Estrie	385	404	413	-4.7	-6.8	1,515	1,513	0.1
Bankruptcies	246	259	246	-5.0	0.0	997	970	2.8
Proposals	139	145	167	-4.1	-16.8	518	543	-4.6
Centre-du-Québec	271	278	311	-2.5	-12.9	1,126	1,160	-2.9
Bankruptcies	163	155	161	5.2	1.2	642	635	1.1
Proposals	108	123	150	-12.2	-28.0	484	525	-7.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Montérégie	2,156	1,956	2,031	10.2	6.2	8,527	8,263	3.2
Bankruptcies	1,072	1,083	1,062	-1.0	0.9	4,497	4,497	0.0
Proposals	1,084	873	969	24.2	11.9	4,030	3,766	7.0
Montréal	2,145	2,270	2,349	-5.5	-8.7	8,992	9,168	-1.9
Bankruptcies	1,249	1,330	1,304	-6.1	-4.2	5,332	5,567	-4.2
Proposals	896	940	1,045	-4.7	-14.3	3,660	3,601	1.6
Laval	518	586	602	-11.6	-14.0	2,205	2,249	-2.0
Bankruptcies	271	296	293	-8.4	-7.5	1,165	1,194	-2.4
Proposals	247	290	309	-14.8	-20.1	1,040	1,055	-1.4
Lanaudière	861	849	901	1.4	-4.4	3,555	3,523	0.9
Bankruptcies	417	442	425	-5.7	-1.9	1,747	1,826	-4.3
Proposals	444	407	476	9.1	-6.7	1,808	1,697	6.5
Laurentides	1,070	1,004	1,197	6.6	-10.6	4,363	4,376	-0.3
Bankruptcies	526	487	581	8.0	-9.5	2,315	2,311	0.2
Proposals	544	517	616	5.2	-11.7	2,048	2,065	-0.8
Outaouais	728	594	715	22.6	1.8	2,690	2,712	-0.8
Bankruptcies	365	330	334	10.6	9.3	1,517	1,463	3.7
Proposals	363	264	381	37.5	-4.7	1,173	1,249	-6.1
Abitibi - Témiscamingue	170	183	218	-7.1	-22.0	743	734	1.2
Bankruptcies	94	100	121	-6.0	-22.3	421	430	-2.1
Proposals	76	83	97	-8.4	-21.6	322	304	5.9
Mauricie	369	410	389	-10.0	-5.1	1,508	1,398	7.9
Bankruptcies	234	279	241	-16.1	-2.9	1,005	929	8.2
Proposals	135	131	148	3.1	-8.8	503	469	7.2
Saguenay - Lac-Saint-Jean	420	361	340	16.3	23.5	1,453	1,262	15.1
Bankruptcies	239	215	193	11.2	23.8	862	811	6.3
Proposals	181	146	147	24.0	23.1	591	451	31.0
Côte-Nord	126	91	72	38.5	75.0	402	312	28.8
Bankruptcies	64	63	46	1.6	39.1	239	212	12.7
Proposals	62	28	26	121.4	138.5	163	100	63.0
Nord-du-Québec	12	17	14	-29.4	-14.3	57	66	-13.6
Bankruptcies	8	11	8	-27.3	0.0	34	38	-10.5
Proposals	4	6	6	-33.3	-33.3	23	28	-17.9
Ontario	**9,920**	**9,925**	**9,865**	**-0.1**	**0.6**	**39,990**	**40,754**	**-1.9**
Bankruptcies	**4,108**	**4,471**	**4,315**	**-8.1**	**-4.8**	**17,751**	**18,899**	**-6.1**
Proposals	**5,812**	**5,454**	**5,550**	**6.6**	**4.7**	**22,239**	**21,855**	**1.8**
Ottawa	860	969	892	-11.2	-3.6	3,736	3,841	-2.7
Bankruptcies	459	523	490	-12.2	-6.3	2,066	2,259	-8.5
Proposals	401	446	402	-10.1	-0.2	1,670	1,582	5.6

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Kingston - Pembroke	397	440	397	-9.8	0.0	1,683	1,624	3.6
Bankruptcies	190	232	186	-18.1	2.2	879	834	5.4
Proposals	207	208	211	-0.5	-1.9	804	790	1.8
Muskoka - Kawarthas	337	297	263	13.5	28.1	1,277	1,247	2.4
Bankruptcies	135	150	116	-10.0	16.4	588	597	-1.5
Proposals	202	147	147	37.4	37.4	689	650	6.0
Toronto	3,979	3,941	3,978	1.0	0.0	16,016	16,729	-4.3
Bankruptcies	1,386	1,470	1,516	-5.7	-8.6	6,046	6,621	-8.7
Proposals	2,593	2,471	2,462	4.9	5.3	9,970	10,108	-1.4
Kitchener - Waterloo - Barrie	958	996	1,035	-3.8	-7.4	3,962	4,160	-4.8
Bankruptcies	428	450	452	-4.9	-5.3	1,801	1,974	-8.8
Proposals	530	546	583	-2.9	-9.1	2,161	2,186	-1.1
Hamilton - Niagara Peninsula	1,214	1,091	1,170	11.3	3.8	4,453	4,691	-5.1
Bankruptcies	464	483	494	-3.9	-6.1	1,891	2,139	-11.6
Proposals	750	608	676	23.4	10.9	2,562	2,552	0.4
London	671	659	655	1.8	2.4	2,676	2,671	0.2
Bankruptcies	299	306	292	-2.3	2.4	1,217	1,312	-7.2
Proposals	372	353	363	5.4	2.5	1,459	1,359	7.4
Windsor - Sarnia	510	578	559	-11.8	-8.8	2,241	2,198	2.0
Bankruptcies	236	290	267	-18.6	-11.6	1,090	1,142	-4.6
Proposals	274	288	292	-4.9	-6.2	1,151	1,056	9.0
Stratford - Bruce Peninsula	171	177	167	-3.4	2.4	715	739	-3.2
Bankruptcies	97	95	86	2.1	12.8	392	424	-7.5
Proposals	74	82	81	-9.8	-8.6	323	315	2.5
Northeast	684	649	623	5.4	9.8	2,659	2,376	11.9
Bankruptcies	326	383	339	-14.9	-3.8	1,412	1,298	8.8
Proposals	358	266	284	34.6	26.1	1,247	1,078	15.7
Northwest	140	128	125	9.4	12.0	574	476	20.6
Bankruptcies	89	88	76	1.1	17.1	371	298	24.5
Proposals	51	40	49	27.5	4.1	203	178	14.0
Manitoba	**608**	**550**	**496**	**10.5**	**22.6**	**2,210**	**1,992**	**10.9**
Bankruptcies	**321**	**303**	**290**	**5.9**	**10.7**	**1,295**	**1,247**	**3.8**
Proposals	**287**	**247**	**206**	**16.2**	**39.3**	**915**	**745**	**22.8**
Southeast	41	29	52	41.4	-21.2	151	151	0.0
Bankruptcies	24	21	38	14.3	-36.8	107	103	3.9
Proposals	17	8	14	112.5	21.4	44	48	-8.3
South Central	13	18	13	-27.8	0.0	59	67	-11.9
Bankruptcies	9	11	10	-18.2	-10.0	42	56	-25.0
Proposals	4	7	3	-42.9	33.3	17	11	54.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Southwest	78	67	74	16.4	5.4	286	263	8.7
Bankruptcies	36	29	30	24.1	20.0	137	130	5.4
Proposals	42	38	44	10.5	-4.5	149	133	12.0
North Central	19	17	18	11.8	5.6	62	84	-26.2
Bankruptcies	7	11	14	-36.4	-50.0	35	50	-30.0
Proposals	12	6	4	100.0	200.0	27	34	-20.6
Winnipeg	387	342	285	13.2	35.8	1,380	1,194	15.6
Bankruptcies	207	190	166	8.9	24.7	819	762	7.5
Proposals	180	152	119	18.4	51.3	561	432	29.9
Interlake	30	31	24	-3.2	25.0	107	98	9.2
Bankruptcies	17	18	14	-5.6	21.4	70	69	1.4
Proposals	13	13	10	0.0	30.0	37	29	27.6
Parklands	31	26	13	19.2	138.5	109	65	67.7
Bankruptcies	15	14	8	7.1	87.5	54	33	63.6
Proposals	16	12	5	33.3	220.0	55	32	71.9
North	10	19	14	-47.4	-28.6	56	71	-21.1
Bankruptcies	7	8	9	-12.5	-22.2	31	44	-29.5
Proposals	3	11	5	-72.7	-40.0	25	27	-7.4
Saskatchewan	**649**	**584**	**505**	**11.1**	**28.5**	**2,342**	**1,968**	**19.0**
Bankruptcies	**318**	**330**	**251**	**-3.6**	**26.7**	**1,222**	**1,070**	**14.2**
Proposals	**331**	**254**	**254**	**30.3**	**30.3**	**1,120**	**898**	**24.7**
Regina - Moose Mountain	209	178	156	17.4	34.0	729	616	18.3
Bankruptcies	76	80	69	-5.0	10.1	304	318	-4.4
Proposals	133	98	87	35.7	52.9	425	298	42.6
Swift Current - Moose Jaw	66	59	40	11.9	65.0	220	185	18.9
Bankruptcies	33	42	20	-21.4	65.0	133	109	22.0
Proposals	33	17	20	94.1	65.0	87	76	14.5
Saskatoon - Biggar	190	190	164	0.0	15.9	720	607	18.6
Bankruptcies	102	89	83	14.6	22.9	354	331	6.9
Proposals	88	101	81	-12.9	8.6	366	276	32.6
Yorkton - Melville	35	36	26	-2.8	34.6	151	133	13.5
Bankruptcies	21	31	14	-32.3	50.0	100	68	47.1
Proposals	14	5	12	180.0	16.7	51	65	-21.5
Prince Albert	142	110	108	29.1	31.5	493	387	27.4
Bankruptcies	80	78	61	2.6	31.1	311	226	37.6
Proposals	62	32	47	93.8	31.9	182	161	13.0
Northern	6	12	10	-50.0	-40.0	29	41	-29.3
Bankruptcies	5	11	3	-54.5	66.7	20	18	11.1
Proposals	1	1	7	0.0	-85.7	9	23	-60.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Alberta	**3,197**	**2,643**	**2,224**	**21.0**	**43.8**	**10,783**	**8,457**	**27.5**
Bankruptcies	**1,388**	**1,117**	**997**	**24.3**	**39.2**	**4,671**	**3,853**	**21.2**
Proposals	**1,809**	**1,526**	**1,227**	**18.5**	**47.4**	**6,112**	**4,604**	**32.8**
Lethbridge - Medicine Hat	300	246	221	22.0	35.7	1,040	847	22.8
Bankruptcies	118	110	91	7.3	29.7	437	369	18.4
Proposals	182	136	130	33.8	40.0	603	478	26.2
Camrose - Drumheller	164	128	101	28.1	62.4	513	329	55.9
Bankruptcies	92	49	50	87.8	84.0	271	166	63.3
Proposals	72	79	51	-8.9	41.2	242	163	48.5
Calgary	1,044	1,004	866	4.0	20.6	3,873	3,236	19.7
Bankruptcies	401	403	352	-0.5	13.9	1,530	1,383	10.6
Proposals	643	601	514	7.0	25.1	2,343	1,853	26.4
Banff - Jasper - Rocky Mountain House	76	57	52	33.3	46.2	237	163	45.4
Bankruptcies	32	26	20	23.1	60.0	99	80	23.8
Proposals	44	31	32	41.9	37.5	138	83	66.3
Red Deer	238	216	162	9.3	45.7	832	591	40.8
Bankruptcies	99	85	63	16.5	57.1	323	244	32.4
Proposals	137	131	99	4.6	38.4	509	347	46.7
Edmonton	1,038	748	669	38.8	55.2	3,282	2,665	23.2
Bankruptcies	475	314	328	51.3	44.8	1,470	1,272	15.6
Proposals	563	434	341	29.7	65.1	1,812	1,393	30.1
Athabasca - Grande Prairie - Peace River	235	159	106	47.8	121.7	682	453	50.6
Bankruptcies	117	78	65	50.0	80.0	374	261	43.3
Proposals	118	81	41	45.7	187.8	308	192	60.4
Wood Buffalo - Cold Lake	103	84	48	22.6	114.6	324	174	86.2
Bankruptcies	53	51	28	3.9	89.3	165	79	108.9
Proposals	50	33	20	51.5	150.0	159	95	67.4
British Columbia	**2,894**	**2,768**	**2,907**	**4.6**	**-0.4**	**11,567**	**11,559**	**0.1**
Bankruptcies	**1,318**	**1,293**	**1,508**	**1.9**	**-12.6**	**5,493**	**6,257**	**-12.2**
Proposals	**1,576**	**1,475**	**1,399**	**6.8**	**12.7**	**6,074**	**5,302**	**14.6**
Vancouver Island and Coast	638	630	652	1.3	-2.1	2,540	2,530	0.4
Bankruptcies	339	348	366	-2.6	-7.4	1,415	1,482	-4.5
Proposals	299	282	286	6.0	4.5	1,125	1,048	7.3
Lower Mainland - Southwest	1,559	1,507	1,616	3.5	-3.5	6,352	6,434	-1.3
Bankruptcies	613	626	790	-2.1	-22.4	2,700	3,297	-18.1
Proposals	946	881	826	7.4	14.5	3,652	3,137	16.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Thompson - Okanagan	380	339	387	12.1	-1.8	1,499	1,549	-3.2
Bankruptcies	192	161	199	19.3	-3.5	761	852	-10.7
Proposals	188	178	188	5.6	0.0	738	697	5.9
Kootenay	86	98	87	-12.2	-1.1	373	365	2.2
Bankruptcies	58	57	61	1.8	-4.9	219	246	-11.0
Proposals	28	41	26	-31.7	7.7	154	119	29.4
Cariboo	158	135	119	17.0	32.8	551	470	17.2
Bankruptcies	86	68	69	26.5	24.6	282	271	4.1
Proposals	72	67	50	7.5	44.0	269	199	35.2
North Coast	10	15	13	-33.3	-23.1	55	53	3.8
Bankruptcies	7	11	7	-36.4	0.0	35	33	6.1
Proposals	3	4	6	-25.0	-50.0	20	20	0.0
Nechako	11	14	11	-21.4	0.0	51	64	-20.3
Bankruptcies	5	11	8	-54.5	-37.5	31	42	-26.2
Proposals	6	3	3	100.0	100.0	20	22	-9.1
Northeast	50	31	21	61.3	138.1	141	93	51.6
Bankruptcies	17	12	7	41.7	142.9	50	34	47.1
Proposals	33	19	14	73.7	135.7	91	59	54.2
Northwest Territories	10	23	8	-56.5	25.0	54	43	25.6
Bankruptcies	5	13	4	-61.5	25.0	29	23	26.1
Proposals	5	10	4	-50.0	25.0	25	20	25.0
Yukon	15	5	11	200.0	36.4	39	41	-4.9
Bankruptcies	7	2	7	250.0	0.0	18	22	-18.2
Proposals	8	3	4	166.7	100.0	21	19	10.5
Nunavut	5	3	1	66.7	400.0	9	4	125.0
Bankruptcies	2	1	0	100.0	–	4	2	100.0
Proposals	3	2	1	50.0	200.0	5	2	150.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Newfoundland and Labrador	**5**	**7**	**6**	**-28.6**	**-16.7**	**26**	**27**	**-3.7**
Bankruptcies	**3**	**5**	**4**	**-40.0**	**-25.0**	**20**	**24**	**-16.7**
Proposals	**2**	**2**	**2**	**0.0**	**0.0**	**6**	**3**	**100.0**
Avalon Peninsula	5	7	2	-28.6	150.0	20	16	25.0
Bankruptcies	3	5	2	-40.0	50.0	14	15	-6.7
Proposals	2	2	0	0.0	--	6	1	500.0
South Coast - Burin Peninsula	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	0	3	--	-100.0	4	3	33.3
Bankruptcies	0	0	1	--	-100.0	4	1	300.0
Proposals	0	0	2	--	-100.0	0	2	-100.0
Notre Dame - Central Bonavista Bay	0	0	1	--	-100.0	2	8	-75.0
Bankruptcies	0	0	1	--	-100.0	2	8	-75.0
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	**1**	**3**	**4**	**-66.7**	**-75.0**	**13**	**19**	**-31.6**
Bankruptcies	**1**	**3**	**2**	**-66.7**	**-50.0**	**11**	**14**	**-21.4**
Proposals	**0**	**0**	**2**	**--**	**-100.0**	**2**	**5**	**-60.0**
Nova Scotia	**13**	**17**	**19**	**-23.5**	**-31.6**	**87**	**79**	**10.1**
Bankruptcies	**13**	**16**	**9**	**-18.8**	**44.4**	**73**	**53**	**37.7**
Proposals	**0**	**1**	**10**	**-100.0**	**-100.0**	**14**	**26**	**-46.2**
Cape Breton	2	2	1	0.0	100.0	9	12	-25.0
Bankruptcies	2	2	1	0.0	100.0	6	8	-25.0
Proposals	0	0	0	--	--	3	4	-25.0
North Shore	1	6	2	-83.3	-50.0	13	7	85.7
Bankruptcies	1	6	1	-83.3	0.0	13	5	160.0
Proposals	0	0	1	--	-100.0	0	2	-100.0
Annapolis Valley	3	1	2	200.0	50.0	9	10	-10.0
Bankruptcies	3	1	1	200.0	200.0	9	5	80.0
Proposals	0	0	1	--	-100.0	0	5	-100.0
Southern	2	0	3	--	-33.3	10	13	-23.1
Bankruptcies	2	0	2	--	0.0	7	8	-12.5
Proposals	0	0	1	--	-100.0	3	5	-40.0
Halifax	5	7	12	-28.6	-58.3	45	37	21.6
Bankruptcies	5	6	5	-16.7	0.0	37	27	37.0
Proposals	0	1	7	-100.0	-100.0	8	10	-20.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
New Brunswick	**17**	**21**	**23**	**-19.0**	**-26.1**	**74**	**84**	**-11.9**
Bankruptcies	**12**	**20**	**12**	**-40.0**	**0.0**	**59**	**60**	**-1.7**
Proposals	**5**	**1**	**11**	**400.0**	**-54.5**	**15**	**24**	**-37.5**
Campbellton - Miramichi	2	6	3	-66.7	-33.3	18	22	-18.2
Bankruptcies	2	6	1	-66.7	100.0	14	19	-26.3
Proposals	0	0	2	–	-100.0	4	3	33.3
Moncton - Richibucto	4	9	8	-55.6	-50.0	24	25	-4.0
Bankruptcies	3	9	2	-66.7	50.0	22	13	69.2
Proposals	1	0	6	–	-83.3	2	12	-83.3
Saint John - St.Stephen	4	2	5	100.0	-20.0	12	11	9.1
Bankruptcies	2	2	5	0.0	-60.0	9	9	0.0
Proposals	2	0	0	–	–	3	2	50.0
Fredericton - Oromocto	2	1	2	100.0	0.0	6	12	-50.0
Bankruptcies	1	1	2	0.0	-50.0	3	10	-70.0
Proposals	1	0	0	–	–	3	2	50.0
Edmundston - Woodstock	4	2	4	100.0	0.0	10	14	-28.6
Bankruptcies	3	1	1	200.0	200.0	7	10	-30.0
Proposals	1	1	3	0.0	-66.7	3	4	-25.0
Quebec	**629**	**581**	**622**	**8.3**	**1.1**	**2,244**	**2,394**	**-6.3**
Bankruptcies	**492**	**447**	**466**	**10.1**	**5.6**	**1,710**	**1,727**	**-1.0**
Proposals	**137**	**134**	**156**	**2.2**	**-12.2**	**534**	**667**	**-19.9**
Gaspésie - Îles-de-la-Madeleine	5	5	2	0.0	150.0	18	11	63.6
Bankruptcies	4	4	1	0.0	300.0	15	7	114.3
Proposals	1	1	1	0.0	0.0	3	4	-25.0
Bas-Saint-Laurent	13	13	20	0.0	-35.0	64	69	-7.2
Bankruptcies	10	9	17	11.1	-41.2	51	53	-3.8
Proposals	3	4	3	-25.0	0.0	13	16	-18.8
Capitale-Nationale	59	50	60	18.0	-1.7	192	201	-4.5
Bankruptcies	43	40	52	7.5	-17.3	140	155	-9.7
Proposals	16	10	8	60.0	100.0	52	46	13.0
Chaudière - Appalaches	48	22	28	118.2	71.4	111	111	0.0
Bankruptcies	38	18	22	111.1	72.7	86	85	1.2
Proposals	10	4	6	150.0	66.7	25	26	-3.8
Estrie	11	12	13	-8.3	-15.4	41	63	-34.9
Bankruptcies	10	9	9	11.1	11.1	34	44	-22.7
Proposals	1	3	4	-66.7	-75.0	7	19	-63.2
Centre-du-Québec	7	20	13	-65.0	-46.2	53	60	-11.7
Bankruptcies	5	17	10	-70.6	-50.0	40	49	-18.4
Proposals	2	3	3	-33.3	-33.3	13	11	18.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Montérégie	91	105	104	-13.3	-12.5	368	445	-17.3
Bankruptcies	73	81	73	-9.9	0.0	284	311	-8.7
Proposals	18	24	31	-25.0	-41.9	84	134	-37.3
Montréal	169	165	178	2.4	-5.1	641	657	-2.4
Bankruptcies	137	116	125	18.1	9.6	476	464	2.6
Proposals	32	49	53	-34.7	-39.6	165	193	-14.5
Laval	29	34	30	-14.7	-3.3	122	140	-12.9
Bankruptcies	22	27	25	-18.5	-12.0	94	105	-10.5
Proposals	7	7	5	0.0	40.0	28	35	-20.0
Lanaudière	50	33	37	51.5	35.1	132	152	-13.2
Bankruptcies	42	28	32	50.0	31.3	105	109	-3.7
Proposals	8	5	5	60.0	60.0	27	43	-37.2
Laurentides	77	35	59	120.0	30.5	216	229	-5.7
Bankruptcies	53	28	45	89.3	17.8	157	169	-7.1
Proposals	24	7	14	242.9	71.4	59	60	-1.7
Outaouais	23	25	25	-8.0	-8.0	92	99	-7.1
Bankruptcies	22	19	19	15.8	15.8	74	65	13.8
Proposals	1	6	6	-83.3	-83.3	18	34	-47.1
Abitibi - Témiscamingue	4	10	6	-60.0	-33.3	23	24	-4.2
Bankruptcies	4	10	4	-60.0	0.0	22	18	22.2
Proposals	0	0	2	–	-100.0	1	6	-83.3
Mauricie	23	24	19	-4.2	21.1	82	60	36.7
Bankruptcies	18	17	13	5.9	38.5	64	44	45.5
Proposals	5	7	6	-28.6	-16.7	18	16	12.5
Saguenay - Lac-Saint-Jean	10	18	19	-44.4	-47.4	58	53	9.4
Bankruptcies	6	17	15	-64.7	-60.0	47	36	30.6
Proposals	4	1	4	300.0	0.0	11	17	-35.3
Côte-Nord	9	4	2	125.0	350.0	22	13	69.2
Bankruptcies	5	4	2	25.0	150.0	17	8	112.5
Proposals	4	0	0	–	–	5	5	0.0
Nord-du-Québec	0	2	5	-100.0	-100.0	5	7	-28.6
Bankruptcies	0	2	3	-100.0	-100.0	5	4	25.0
Proposals	0	0	2	–	-100.0	0	3	-100.0
Ontario	**225**	**255**	**311**	**-11.8**	**-27.7**	**1,055**	**1,127**	**-6.4**
Bankruptcies	**168**	**202**	**239**	**-16.8**	**-29.7**	**813**	**881**	**-7.7**
Proposals	**57**	**53**	**72**	**7.5**	**-20.8**	**242**	**246**	**-1.6**
Ottawa	19	31	49	-38.7	-61.2	119	144	-17.4
Bankruptcies	14	25	41	-44.0	-65.9	91	111	-18.0
Proposals	5	6	8	-16.7	-37.5	28	33	-15.2

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Kingston - Pembroke	4	5	8	-20.0	-50.0	24	30	-20.0
Bankruptcies	3	5	6	-40.0	-50.0	21	25	-16.0
Proposals	1	0	2	–	-50.0	3	5	-40.0
Muskoka - Kawarthas	4	5	2	-20.0	100.0	13	9	44.4
Bankruptcies	3	4	2	-25.0	50.0	11	8	37.5
Proposals	1	1	0	0.0	–	2	1	100.0
Toronto	121	121	157	0.0	-22.9	547	564	-3.0
Bankruptcies	93	99	120	-6.1	-22.5	430	439	-2.1
Proposals	28	22	37	27.3	-24.3	117	125	-6.4
Kitchener - Waterloo - Barrie	20	15	20	33.3	0.0	72	85	-15.3
Bankruptcies	14	13	15	7.7	-6.7	55	66	-16.7
Proposals	6	2	5	200.0	20.0	17	19	-10.5
Hamilton - Niagara Peninsula	23	39	34	-41.0	-32.4	121	115	5.2
Bankruptcies	19	31	20	-38.7	-5.0	91	83	9.6
Proposals	4	8	14	-50.0	-71.4	30	32	-6.3
London	6	10	9	-40.0	-33.3	35	36	-2.8
Bankruptcies	3	8	6	-62.5	-50.0	24	27	-11.1
Proposals	3	2	3	50.0	0.0	11	9	22.2
Windsor - Sarnia	10	5	14	100.0	-28.6	31	47	-34.0
Bankruptcies	9	3	12	200.0	-25.0	25	43	-41.9
Proposals	1	2	2	-50.0	-50.0	6	4	50.0
Stratford - Bruce Peninsula	4	7	3	-42.9	33.3	20	25	-20.0
Bankruptcies	3	3	3	0.0	0.0	12	20	-40.0
Proposals	1	4	0	-75.0	–	8	5	60.0
Northeast	7	13	14	-46.2	-50.0	52	55	-5.5
Bankruptcies	3	10	13	-70.0	-76.9	40	47	-14.9
Proposals	4	3	1	33.3	300.0	12	8	50.0
Northwest	4	1	2	300.0	100.0	12	15	-20.0
Bankruptcies	3	0	2	–	50.0	8	12	-33.3
Proposals	1	1	0	0.0	–	4	3	33.3
Manitoba	**9**	**11**	**6**	**-18.2**	**50.0**	**41**	**47**	**-12.8**
Bankruptcies	**5**	**9**	**3**	**-44.4**	**66.7**	**28**	**36**	**-22.2**
Proposals	**4**	**2**	**3**	**100.0**	**33.3**	**13**	**11**	**18.2**
Southeast	0	7	0	-100.0	–	8	4	100.0
Bankruptcies	0	6	0	-100.0	–	7	4	75.0
Proposals	0	1	0	-100.0	–	1	0	–
South Central	3	0	1	–	200.0	3	2	50.0
Bankruptcies	3	0	0	–	–	3	1	200.0
Proposals	0	0	1	–	-100.0	0	1	-100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Southwest	1	0	1	–	0.0	7	14	-50.0
Bankruptcies	1	0	1	–	0.0	4	12	-66.7
Proposals	0	0	0	–	–	3	2	50.0
North Central	1	0	0	–	–	1	0	–
Bankruptcies	1	0	0	–	–	1	0	–
Proposals	0	0	0	–	–	0	0	–
Winnipeg	4	3	4	33.3	0.0	16	20	-20.0
Bankruptcies	0	2	2	-100.0	-100.0	9	15	-40.0
Proposals	4	1	2	300.0	100.0	7	5	40.0
Interlake	0	1	0	-100.0	–	1	2	-50.0
Bankruptcies	0	1	0	-100.0	–	1	2	-50.0
Proposals	0	0	0	–	–	0	0	–
Parklands	0	0	0	–	–	2	1	100.0
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	2	0	–
North	0	0	0	–	–	3	4	-25.0
Bankruptcies	0	0	0	–	–	3	1	200.0
Proposals	0	0	0	–	–	0	3	-100.0
Saskatchewan	**36**	**31**	**21**	**16.1**	**71.4**	**134**	**99**	**35.4**
Bankruptcies	**28**	**23**	**13**	**21.7**	**115.4**	**100**	**60**	**66.7**
Proposals	**8**	**8**	**8**	**0.0**	**0.0**	**34**	**39**	**-12.8**
Regina - Moose Mountain	15	12	10	25.0	50.0	62	39	59.0
Bankruptcies	12	7	6	71.4	100.0	43	24	79.2
Proposals	3	5	4	-40.0	-25.0	19	15	26.7
Swift Current - Moose Jaw	4	2	2	100.0	100.0	12	9	33.3
Bankruptcies	4	0	1	–	300.0	9	4	125.0
Proposals	0	2	1	-100.0	-100.0	3	5	-40.0
Saskatoon - Biggar	8	9	6	-11.1	33.3	24	28	-14.3
Bankruptcies	5	9	4	-44.4	25.0	20	18	11.1
Proposals	3	0	2	–	50.0	4	10	-60.0
Yorkton - Melville	4	3	1	33.3	300.0	14	8	75.0
Bankruptcies	4	3	1	33.3	300.0	13	7	85.7
Proposals	0	0	0	–	–	1	1	0.0
Prince Albert	3	6	2	-50.0	50.0	19	13	46.2
Bankruptcies	2	5	1	-60.0	100.0	13	6	116.7
Proposals	1	1	1	0.0	0.0	6	7	-14.3
Northern	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Alberta	**37**	**29**	**30**	**27.6**	**23.3**	**141**	**137**	**2.9**
Bankruptcies	**21**	**23**	**20**	**-8.7**	**5.0**	**96**	**101**	**-5.0**
Proposals	**16**	**6**	**10**	**166.7**	**60.0**	**45**	**36**	**25.0**
Lethbridge - Medicine Hat	0	0	1	–	-100.0	2	6	-66.7
Bankruptcies	0	0	1	–	-100.0	2	6	-66.7
Proposals	0	0	0	–	–	0	0	–
Camrose - Drumheller	1	0	1	–	0.0	2	8	-75.0
Bankruptcies	1	0	0	–	–	2	6	-66.7
Proposals	0	0	1	–	-100.0	0	2	-100.0
Calgary	12	18	8	-33.3	50.0	59	51	15.7
Bankruptcies	9	17	6	-47.1	50.0	46	39	17.9
Proposals	3	1	2	200.0	50.0	13	12	8.3
Banff - Jasper - Rocky Mountain House	0	1	0	-100.0	–	1	1	0.0
Bankruptcies	0	1	0	-100.0	–	1	1	0.0
Proposals	0	0	0	–	–	0	0	–
Red Deer	0	2	4	-100.0	-100.0	5	12	-58.3
Bankruptcies	0	2	2	-100.0	-100.0	4	8	-50.0
Proposals	0	0	2	–	-100.0	1	4	-75.0
Edmonton	21	6	13	250.0	61.5	55	51	7.8
Bankruptcies	9	1	9	800.0	0.0	30	37	-18.9
Proposals	12	5	4	140.0	200.0	25	14	78.6
Athabasca - Grande Prairie - Peace River	3	2	2	50.0	50.0	15	5	200.0
Bankruptcies	2	2	2	0.0	0.0	9	2	350.0
Proposals	1	0	0	–	–	6	3	100.0
Wood Buffalo - Cold Lake	0	0	1	–	-100.0	1	3	-66.7
Bankruptcies	0	0	0	–	–	1	2	-50.0
Proposals	0	0	1	–	-100.0	0	1	-100.0
British Columbia	**58**	**76**	**46**	**-23.7**	**26.1**	**234**	**232**	**0.9**
Bankruptcies	**40**	**47**	**27**	**-14.9**	**48.1**	**167**	**179**	**-6.7**
Proposals	**18**	**29**	**19**	**-37.9**	**-5.3**	**67**	**53**	**26.4**
Vancouver Island and Coast	9	15	6	-40.0	50.0	40	35	14.3
Bankruptcies	6	11	2	-45.5	200.0	32	27	18.5
Proposals	3	4	4	-25.0	-25.0	8	8	0.0
Lower Mainland - Southwest	33	47	32	-29.8	3.1	147	158	-7.0
Bankruptcies	23	27	19	-14.8	21.1	101	122	-17.2
Proposals	10	20	13	-50.0	-23.1	46	36	27.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Thompson - Okanagan	15	11	6	36.4	150.0	35	31	12.9
Bankruptcies	11	7	5	57.1	120.0	25	24	4.2
Proposals	4	4	1	0.0	300.0	10	7	42.9
Kootenay	0	0	0	–	–	1	3	-66.7
Bankruptcies	0	0	0	–	–	0	3	-100.0
Proposals	0	0	0	–	–	1	0	–
Cariboo	1	1	0	0.0	–	6	2	200.0
Bankruptcies	0	1	0	-100.0	–	5	2	150.0
Proposals	1	0	0	–	–	1	0	–
North Coast	0	0	0	–	–	2	0	–
Bankruptcies	0	0	0	–	–	2	0	–
Proposals	0	0	0	–	–	0	0	–
Nechako	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Northeast	0	2	1	-100.0	-100.0	2	3	-33.3
Bankruptcies	0	1	0	-100.0	–	1	1	0.0
Proposals	0	1	1	-100.0	-100.0	1	2	-50.0
Northwest Territories	**0**	**0**	**0**	–	–	**0**	**0**	–
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–
Yukon	**0**	**0**	**0**	–	–	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**0**	**1**	**-100.0**
Nunavut	**0**	**0**	**0**	–	–	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**1**	**-100.0**
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
St. John's	**N.L.**	**212**	**164**	**155**	**29.3**	**36.8**	**705**	**538**	**31.0**
Bankruptcies		136	106	132	28.3	3.0	516	449	14.9
Proposals		76	58	23	31.0	230.4	189	89	112.4
Halifax	**N.S.**	**476**	**486**	**464**	**-2.1**	**2.6**	**1,951**	**1,942**	**0.5**
Bankruptcies		346	348	325	-0.6	6.5	1,413	1,388	1.8
Proposals		130	138	139	-5.8	-6.5	538	554	-2.9
Moncton	**N.B.**	**192**	**204**	**204**	**-5.9**	**-5.9**	**858**	**928**	**-7.5**
Bankruptcies		123	138	137	-10.9	-10.2	566	631	-10.3
Proposals		69	66	67	4.5	3.0	292	297	-1.7
Saint John	**N.B.**	**176**	**172**	**148**	**2.3**	**18.9**	**788**	**745**	**5.8**
Bankruptcies		110	118	94	-6.8	17.0	501	502	-0.2
Proposals		66	54	54	22.2	22.2	287	243	18.1
Saguenay	**Que.**	**236**	**227**	**199**	**4.0**	**18.6**	**878**	**734**	**19.6**
Bankruptcies		121	128	100	-5.5	21.0	491	446	10.1
Proposals		115	99	99	16.2	16.2	387	288	34.4
Québec	**Que.**	**798**	**817**	**762**	**-2.3**	**4.7**	**3,203**	**2,789**	**14.8**
Bankruptcies		471	508	453	-7.3	4.0	1,944	1,768	10.0
Proposals		327	309	309	5.8	5.8	1,259	1,021	23.3
Sherbrooke	**Que.**	**250**	**253**	**249**	**-1.2**	**0.4**	**949**	**923**	**2.8**
Bankruptcies		162	162	144	0.0	12.5	647	610	6.1
Proposals		88	91	105	-3.3	-16.2	302	313	-3.5
Trois-Rivières	**Que.**	**169**	**189**	**196**	**-10.6**	**-13.8**	**749**	**739**	**1.4**
Bankruptcies		104	138	124	-24.6	-16.1	507	488	3.9
Proposals		65	51	72	27.5	-9.7	242	251	-3.6
Montréal	**Que.**	**4,688**	**4,800**	**5,047**	**-2.3**	**-7.1**	**19,443**	**19,588**	**-0.7**
Bankruptcies		2,445	2,613	2,613	-6.4	-6.4	10,596	10,927	-3.0
Proposals		2,243	2,187	2,434	2.6	-7.8	8,847	8,661	2.1
Ottawa - Gatineau	**Ont./ Que.**	**1,116**	**1,043**	**1,112**	**7.0**	**0.4**	**4,411**	**4,434**	**-0.5**
Bankruptcies		583	558	551	4.5	5.8	2,444	2,459	-0.6
Proposals		533	485	561	9.9	-5.0	1,967	1,975	-0.4
Kingston	**Ont.**	**110**	**111**	**100**	**-0.9**	**10.0**	**497**	**490**	**1.4**
Bankruptcies		51	70	55	-27.1	-7.3	275	287	-4.2
Proposals		59	41	45	43.9	31.1	222	203	9.4
Peterborough	**Ont.**	**88**	**83**	**81**	**6.0**	**8.6**	**363**	**381**	**-4.7**
Bankruptcies		33	41	29	-19.5	13.8	177	163	8.6
Proposals		55	42	52	31.0	5.8	186	218	-14.7
Oshawa	**Ont.**	**225**	**257**	**268**	**-12.5**	**-16.0**	**1,049**	**1,148**	**-8.6**
Bankruptcies		79	109	98	-27.5	-19.4	421	443	-5.0
Proposals		146	148	170	-1.4	-14.1	628	705	-10.9

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Toronto	**Ont.**	**3,555**	**3,510**	**3,553**	**1.3**	**0.1**	**14,256**	**14,913**	**-4.4**
Bankruptcies		1,248	1,306	1,373	-4.4	-9.1	5,407	5,960	-9.3
Proposals		2,307	2,204	2,180	4.7	5.8	8,849	8,953	-1.2
Hamilton	**Ont.**	**509**	**488**	**531**	**4.3**	**-4.1**	**1,913**	**2,090**	**-8.5**
Bankruptcies		181	214	233	-15.4	-22.3	795	955	-16.8
Proposals		328	274	298	19.7	10.1	1,118	1,135	-1.5
St. Catharines - Niagara	**Ont.**	**440**	**383**	**398**	**14.9**	**10.6**	**1,566**	**1,601**	**-2.2**
Bankruptcies		184	173	175	6.4	5.1	699	774	-9.7
Proposals		256	210	223	21.9	14.8	867	827	4.8
Kitchener	**Ont.**	**380**	**371**	**353**	**2.4**	**7.6**	**1,497**	**1,507**	**-0.7**
Bankruptcies		176	170	145	3.5	21.4	656	729	-10.0
Proposals		204	201	208	1.5	-1.9	841	778	8.1
Brantford	**Ont.**	**107**	**96**	**109**	**11.5**	**-1.8**	**417**	**442**	**-5.7**
Bankruptcies		42	45	40	-6.7	5.0	176	182	-3.3
Proposals		65	51	69	27.5	-5.8	241	260	-7.3
Guelph	**Ont.**	**75**	**79**	**88**	**-5.1**	**-14.8**	**311**	**332**	**-6.3**
Bankruptcies		38	25	41	52.0	-7.3	146	166	-12.0
Proposals		37	54	47	-31.5	-21.3	165	166	-0.6
London	**Ont.**	**490**	**477**	**476**	**2.7**	**2.9**	**1,901**	**1,913**	**-0.6**
Bankruptcies		208	223	220	-6.7	-5.5	851	948	-10.2
Proposals		282	254	256	11.0	10.2	1,050	965	8.8
Windsor	**Ont.**	**227**	**305**	**293**	**-25.6**	**-22.5**	**1,125**	**1,162**	**-3.2**
Bankruptcies		111	150	135	-26.0	-17.8	536	569	-5.8
Proposals		116	155	158	-25.2	-26.6	589	593	-0.7
Barrie	**Ont.**	**177**	**178**	**210**	**-0.6**	**-15.7**	**778**	**836**	**-6.9**
Bankruptcies		71	95	96	-25.3	-26.0	375	390	-3.8
Proposals		106	83	114	27.7	-7.0	403	446	-9.6
Greater Sudbury	**Ont.**	**193**	**201**	**193**	**-4.0**	**0.0**	**851**	**730**	**16.6**
Bankruptcies		76	109	86	-30.3	-11.6	407	352	15.6
Proposals		117	92	107	27.2	9.3	444	378	17.5
Thunder Bay	**Ont.**	**89**	**71**	**78**	**25.4**	**14.1**	**348**	**276**	**26.1**
Bankruptcies		51	50	49	2.0	4.1	217	171	26.9
Proposals		38	21	29	81.0	31.0	131	105	24.8
Winnipeg	**Man.**	**380**	**339**	**281**	**12.1**	**35.2**	**1,361**	**1,185**	**14.9**
Bankruptcies		200	188	166	6.4	20.5	808	758	6.6
Proposals		180	151	115	19.2	56.5	553	427	29.5
Regina	**Sask.**	**135**	**121**	**104**	**11.6**	**29.8**	**493**	**435**	**13.3**
Bankruptcies		47	56	42	-16.1	11.9	206	216	-4.6
Proposals		88	65	62	35.4	41.9	287	219	31.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Saskatoon	**Sask.**	**149**	**147**	**141**	**1.4**	**5.7**	**552**	**509**	**8.4**
Bankruptcies		78	67	70	16.4	11.4	271	278	-2.5
Proposals		71	80	71	-11.3	0.0	281	231	21.6
Calgary	**Alta.**	**873**	**827**	**738**	**5.6**	**18.3**	**3,213**	**2,802**	**14.7**
Bankruptcies		332	334	301	-0.6	10.3	1,268	1,197	5.9
Proposals		541	493	437	9.7	23.8	1,945	1,605	21.2
Edmonton	**Alta.**	**903**	**648**	**589**	**39.4**	**53.3**	**2,867**	**2,400**	**19.5**
Bankruptcies		411	275	294	49.5	39.8	1,285	1,149	11.8
Proposals		492	373	295	31.9	66.8	1,582	1,251	26.5
Kelowna	**B.C.**	**127**	**127**	**147**	**0.0**	**-13.6**	**547**	**599**	**-8.7**
Bankruptcies		59	62	65	-4.8	-9.2	267	305	-12.5
Proposals		68	65	82	4.6	-17.1	280	294	-4.8
Abbotsford	**B.C.**	**110**	**116**	**122**	**-5.2**	**-9.8**	**492**	**511**	**-3.7**
Bankruptcies		47	45	64	4.4	-26.6	213	292	-27.1
Proposals		63	71	58	-11.3	8.6	279	219	27.4
Vancouver	**B.C.**	**1,226**	**1,171**	**1,269**	**4.7**	**-3.4**	**4,982**	**5,076**	**-1.9**
Bankruptcies		477	480	601	-0.6	-20.6	2,086	2,521	-17.3
Proposals		749	691	668	8.4	12.1	2,896	2,555	13.3
Victoria	**B.C.**	**281**	**284**	**315**	**-1.1**	**-10.8**	**1,134**	**1,146**	**-1.0**
Bankruptcies		129	134	146	-3.7	-11.6	529	587	-9.9
Proposals		152	150	169	1.3	-10.1	605	559	8.2

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
St. John's	**N.L.**	**3**	**7**	**2**	**-57.1**	**50.0**	**15**	**11**	**36.4**
Bankruptcies		1	5	2	-80.0	-50.0	11	10	10.0
Proposals		2	2	0	0.0	–	4	1	300.0
Halifax	**N.S.**	**5**	**7**	**12**	**-28.6**	**-58.3**	**42**	**37**	**13.5**
Bankruptcies		5	6	5	-16.7	0.0	35	27	29.6
Proposals		0	1	7	-100.0	-100.0	7	10	-30.0
Moncton	**N.B.**	**1**	**7**	**6**	**-85.7**	**-83.3**	**13**	**16**	**-18.8**
Bankruptcies		1	7	2	-85.7	-50.0	13	9	44.4
Proposals		0	0	4	–	-100.0	0	7	-100.0
Saint John	**N.B.**	**3**	**0**	**4**	**–**	**-25.0**	**7**	**9**	**-22.2**
Bankruptcies		1	0	4	–	-75.0	4	7	-42.9
Proposals		2	0	0	–	–	3	2	50.0
Saguenay	**Que.**	**5**	**7**	**10**	**-28.6**	**-50.0**	**23**	**29**	**-20.7**
Bankruptcies		2	6	8	-66.7	-75.0	16	21	-23.8
Proposals		3	1	2	200.0	50.0	7	8	-12.5
Québec	**Que.**	**72**	**50**	**52**	**44.0**	**38.5**	**198**	**200**	**-1.0**
Bankruptcies		53	38	43	39.5	23.3	145	148	-2.0
Proposals		19	12	9	58.3	111.1	53	52	1.9
Sherbrooke	**Que.**	**7**	**4**	**9**	**75.0**	**-22.2**	**23**	**44**	**-47.7**
Bankruptcies		7	3	6	133.3	16.7	20	29	-31.0
Proposals		0	1	3	-100.0	-100.0	3	15	-80.0
Trois-Rivières	**Que.**	**12**	**17**	**13**	**-29.4**	**-7.7**	**46**	**36**	**27.8**
Bankruptcies		10	10	9	0.0	11.1	33	26	26.9
Proposals		2	7	4	-71.4	-50.0	13	10	30.0
Montréal	**Que.**	**319**	**283**	**308**	**12.7**	**3.6**	**1,146**	**1,258**	**-8.9**
Bankruptcies		247	203	224	21.7	10.3	854	889	-3.9
Proposals		72	80	84	-10.0	-14.3	292	369	-20.9
Ottawa - Gatineau	**Ont./ Que.**	**33**	**44**	**56**	**-25.0**	**-41.1**	**166**	**180**	**-7.8**
Bankruptcies		29	33	49	-12.1	-40.8	129	135	-4.4
Proposals		4	11	7	-63.6	-42.9	37	45	-17.8
Kingston	**Ont.**	**1**	**2**	**7**	**-50.0**	**-85.7**	**9**	**12**	**-25.0**
Bankruptcies		1	2	5	-50.0	-80.0	9	9	0.0
Proposals		0	0	2	–	-100.0	0	3	-100.0
Peterborough	**Ont.**	**1**	**1**	**1**	**0.0**	**0.0**	**4**	**2**	**100.0**
Bankruptcies		0	1	1	-100.0	-100.0	3	2	50.0
Proposals		1	0	0	–	–	1	0	–
Oshawa	**Ont.**	**5**	**4**	**11**	**25.0**	**-54.5**	**28**	**36**	**-22.2**
Bankruptcies		2	4	9	-50.0	-77.8	24	31	-22.6
Proposals		3	0	2	–	50.0	4	5	-20.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Toronto	**Ont.**	**108**	**108**	**136**	**0.0**	**-20.6**	**493**	**503**	**-2.0**
Bankruptcies		85	87	102	-2.3	-16.7	384	386	-0.5
Proposals		23	21	34	9.5	-32.4	109	117	-6.8
Hamilton	**Ont.**	**11**	**23**	**18**	**-52.2**	**-38.9**	**60**	**56**	**7.1**
Bankruptcies		8	17	10	-52.9	-20.0	42	38	10.5
Proposals		3	6	8	-50.0	-62.5	18	18	0.0
St. Catharines - Niagara	**Ont.**	**5**	**9**	**6**	**-44.4**	**-16.7**	**25**	**31**	**-19.4**
Bankruptcies		5	7	4	-28.6	25.0	20	24	-16.7
Proposals		0	2	2	-100.0	-100.0	5	7	-28.6
Kitchener	**Ont.**	**8**	**5**	**4**	**60.0**	**100.0**	**16**	**30**	**-46.7**
Bankruptcies		5	5	3	0.0	66.7	13	25	-48.0
Proposals		3	0	1	--	200.0	3	5	-40.0
Brantford	**Ont.**	**4**	**3**	**3**	**33.3**	**33.3**	**17**	**11**	**54.5**
Bankruptcies		4	3	2	33.3	100.0	13	9	44.4
Proposals		0	0	1	--	-100.0	4	2	100.0
Guelph	**Ont.**	**2**	**1**	**2**	**100.0**	**0.0**	**12**	**3**	**300.0**
Bankruptcies		1	1	2	0.0	-50.0	5	3	66.7
Proposals		1	0	0	--	--	7	0	--
London	**Ont.**	**5**	**6**	**5**	**-16.7**	**0.0**	**25**	**27**	**-7.4**
Bankruptcies		3	5	2	-40.0	50.0	17	19	-10.5
Proposals		2	1	3	100.0	-33.3	8	8	0.0
Windsor	**Ont.**	**6**	**3**	**8**	**100.0**	**-25.0**	**16**	**29**	**-44.8**
Bankruptcies		6	2	6	200.0	0.0	14	26	-46.2
Proposals		0	1	2	-100.0	-100.0	2	3	-33.3
Barrie	**Ont.**	**5**	**3**	**8**	**66.7**	**-37.5**	**19**	**27**	**-29.6**
Bankruptcies		4	2	5	100.0	-20.0	16	19	-15.8
Proposals		1	1	3	0.0	-66.7	3	8	-62.5
Greater Sudbury	**Ont.**	**1**	**1**	**1**	**0.0**	**0.0**	**9**	**10**	**-10.0**
Bankruptcies		0	0	1	--	-100.0	6	8	-25.0
Proposals		1	1	0	0.0	--	3	2	50.0
Thunder Bay	**Ont.**	**3**	**1**	**2**	**200.0**	**50.0**	**8**	**10**	**-20.0**
Bankruptcies		2	0	2	--	0.0	6	8	-25.0
Proposals		1	1	0	0.0	--	2	2	0.0
Winnipeg	**Man.**	**5**	**4**	**4**	**25.0**	**25.0**	**18**	**21**	**-14.3**
Bankruptcies		1	2	2	-50.0	-50.0	10	16	-37.5
Proposals		4	2	2	100.0	100.0	8	5	60.0
Regina	**Sask.**	**9**	**8**	**7**	**12.5**	**28.6**	**42**	**30**	**40.0**
Bankruptcies		8	4	5	100.0	60.0	29	21	38.1
Proposals		1	4	2	-75.0	-50.0	13	9	44.4

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2016	Q4 2015	Q1 2015	Q4 2015 to Q1 2016	Q1 2015 to Q1 2016	03-31-2016	03-31-2015	% Change
Saskatoon	**Sask.**	**8**	**6**	**5**	**33.3**	**60.0**	**18**	**22**	**-18.2**
Bankruptcies		5	6	3	-16.7	66.7	15	15	0.0
Proposals		3	0	2	--	50.0	3	7	-57.1
Calgary	**Alta.**	**11**	**15**	**8**	**-26.7**	**37.5**	**51**	**47**	**8.5**
Bankruptcies		8	14	6	-42.9	33.3	40	36	11.1
Proposals		3	1	2	200.0	50.0	11	11	0.0
Edmonton	**Alta.**	**19**	**5**	**11**	**280.0**	**72.7**	**50**	**47**	**6.4**
Bankruptcies		8	1	9	700.0	-11.1	29	36	-19.4
Proposals		11	4	2	175.0	450.0	21	11	90.9
Kelowna	**B.C.**	**4**	**4**	**6**	**0.0**	**-33.3**	**15**	**15**	**0.0**
Bankruptcies		3	3	5	0.0	-40.0	12	12	0.0
Proposals		1	1	1	0.0	0.0	3	3	0.0
Abbotsford	**B.C.**	**3**	**3**	**3**	**0.0**	**0.0**	**8**	**7**	**14.3**
Bankruptcies		1	2	3	-50.0	-66.7	5	5	0.0
Proposals		2	1	0	100.0	--	3	2	50.0
Vancouver	**B.C.**	**25**	**32**	**22**	**-21.9**	**13.6**	**113**	**130**	**-13.1**
Bankruptcies		18	20	13	-10.0	38.5	80	100	-20.0
Proposals		7	12	9	-41.7	-22.2	33	30	10.0
Victoria	**B.C.**	**5**	**7**	**2**	**-28.6**	**150.0**	**16**	**15**	**6.7**
Bankruptcies		3	6	0	-50.0	--	13	9	44.4
Proposals		2	1	2	100.0	0.0	3	6	-50.0